

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

HOWARD L. PORTERFIELD, JR.  
JANET S. PORTERFIELD  
Debtor(s)

Case No. 19-11037JCM

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2019.
- 2) The plan was confirmed on 11/21/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/09/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/28/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$96,958.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$123,200.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$123,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,195.83  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,695.83**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	0.00	2,331.27	5,804.27	86.89	0.00
ALLY FINANCIAL(*)	Secured	10,079.00	7,850.00	4,377.00	4,377.00	537.19
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	949.00	1,009.62	1,009.62	15.11	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,400.00	3,489.09	3,489.09	52.23	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,003.00	1,052.97	1,052.97	15.76	0.00
CAPITAL ONE NA BY AMERICAN INF	Unsecured	1,609.00	1,636.37	1,636.37	24.50	0.00
CAPITAL ONE NA BY AMERICAN INF	Unsecured	2,141.00	2,141.33	2,141.33	32.06	0.00
CAPITAL ONE NA**	Unsecured	2,377.00	2,409.65	2,409.65	36.07	0.00
CAPITAL ONE NA**	Unsecured	392.00	419.85	419.85	6.29	0.00
CITIBANK NA**	Unsecured	1,211.00	1,267.97	1,267.97	18.98	0.00
CITIBANK NA**	Unsecured	809.00	836.37	836.37	12.52	0.00
CITIBANK NA**	Unsecured	898.00	898.36	898.36	13.45	0.00
CITIBANK NA**	Unsecured	670.00	698.34	698.34	10.45	0.00
CITIBANK NA**	Unsecured	459.00	520.62	520.62	7.79	0.00
CREDIT MANAGEMENT COMPANY	Unsecured	126.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	697.00	697.78	697.78	10.45	0.00
DISCOVER BANK(*)	Unsecured	501.00	501.68	501.68	7.51	0.00
DISCOVER BANK(*)	Unsecured	736.00	736.56	736.56	11.03	0.00
DISCOVER BANK(*)	Unsecured	NA	11,303.44	11,303.44	169.21	0.00
EDFINANCIAL++	Unsecured	9,885.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	21,065.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	13,147.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	11,552.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	10,430.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	13,623.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	12,808.00	NA	NA	0.00	0.00
EDFINANCIAL++	Unsecured	14,093.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,564.00	3,564.83	3,564.83	53.37	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	843.00	843.96	843.96	12.63	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,029.00	1,029.48	1,029.48	15.41	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,095.00	4,146.71	4,146.71	62.08	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,042.00	3,042.40	3,042.40	45.54	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	478.00	478.89	478.89	7.17	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,446.00	2,588.17	2,588.17	38.74	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,755.00	1,902.94	1,902.94	28.49	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	867.00	867.80	867.80	12.99	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	661.00	711.46	711.46	10.65	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	789.00	817.96	817.96	12.24	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,075.00	1,075.54	1,075.54	16.10	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	3,955.00	4,136.68	4,136.68	61.93	0.00
KEYBANK NA**	Secured	23,622.50	23,666.44	0.00	24,480.64	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	14,039.00	14,240.80	14,240.80	213.18	0.00
PENNSTAR FCU	Unsecured	6,105.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,488.00	2,488.23	2,488.23	37.25	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	972.00	972.36	972.36	14.56	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	616.00	616.49	616.49	9.23	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	978.00	1,024.28	1,024.28	15.33	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	2,009.00	2,270.65	2,270.65	33.99	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	148.00	178.65	178.65	2.67	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	81.00	111.88	111.88	1.67	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	645.00	689.28	689.28	10.32	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	554.00	643.87	643.87	9.64	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	211.00	287.08	287.08	4.30	0.00
TD BANK USA NA**	Unsecured	2,150.00	2,150.85	2,150.85	32.20	0.00
TD BANK USA NA**	Unsecured	2,625.00	2,707.60	2,707.60	40.53	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	144.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	163.07	163.07	2.44	0.00
UPMC HEALTH SERVICES	Unsecured	NA	325.91	325.91	4.88	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	695.52	695.52	10.41	0.00
US BANK TRUST NA - TRUSTEE OF T	Secured	145,901.00	145,806.10	0.00	76,189.65	0.00
US BANK TRUST NA - TRUSTEE OF T	Secured	0.00	6,543.07	6,543.07	6,543.07	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	16,996.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	17,758.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,762.39	1,762.39	26.38	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$76,189.65	\$0.00
Mortgage Arrearage	\$6,543.07	\$6,543.07	\$0.00
Debt Secured by Vehicle	\$4,377.00	\$28,857.64	\$537.19
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,920.07</b>	<b>\$111,590.36</b>	<b>\$537.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,960.00</b>	<b>\$1,376.62</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$9,695.83</u>	
Disbursements to Creditors	<u>\$113,504.17</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$123,200.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2025

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.